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Marketing Practices of Rural Micro and Small Businesses in Ghana: The Role of Public Policy

Abstract

Using social identity theory and social capital theory as a backdrop to understand the context of subsistence marketplaces, this study investigates how rural micro and small businesses engage in marketing practices and how poverty reduction policies affect micro and small business activities and growth. The results show that rural micro and small businesses weave morality and religiosity into their commercial activities and survive in a competitive subsistence marketplace by engaging with social networks, relationships with customers, and relationships with staff. The interdependence among these relationships contributes to the competitive positioning of the business and its intelligence gathering. Despite the existence of government programs to fund micro and small business startups, most owner-managers use social networks to initially fund and grow their businesses. The paper ends with implications and future research directions.

Keywords

marketing practices, rural micro and small businesses, public policy, macromarketing, subsistence marketplaces, qualitative research, Ghana

Marketing Practices of Rural Micro and Small Businesses in Ghana: The Role of Public Policy

“Marketers need to apply their skills in market segmentation to distinguish different poverty groups and thus to invoke effective plans and policies to alleviate poverty. Decisions must be made on which poverty segments to target and which social marketing solutions have the best chance of motivating poverty-escaping behavior, to the long-term welfare of individuals, nations, and the global community.” (Kotler, Roberto, and Leisner 2006, p. 233)

Introduction

Small businesses in rural economies contribute to a country’s economic stability and poverty reduction (Khan 2001; World Bank 2014). For instance, most marketers understand that market orientation enhances performance when businesses focus on three distinct competencies underlying market orientation: internal focus, competitor focus, and customer focus. Yet these three foci may not be of equal importance for micro and small businesses in rural subsistence communities in developing countries (Steel and Andah 2003; Stokes 2000; Viswanathan et al. 2012). Specifically, researchers have questioned whether marketing strategies and practices emanating from large firms in advanced and developed economies are equally applicable to those in sub-Saharan African cultures (Chelariu, Quattarra, and Dadzie 2002; DeBerry-Spence, Bonsu, Arnould 2013). Moreover, marketing practices may differ depending on the location of the micro and small business: for example, micro and small businesses in Ghanaian urban areas, in comparison with their counterparts in the rural areas, benefit from networking effects (including affluent markets and infrastructure such as electricity, pipe-bone water, hospitals, highways, and access to supplies) which are non-existent in rural subsistence communities (Masakure, Henson, and Cranfield 2009; Ampadu 2010; DeBerry-Spence 2010).

Despite the multiplicity of research and themes represented in the literature (Viswanathan et al. 2009; Viswanathan et al. 2012; Nguyen, Rahtz, and Shultz 2014; Viswanathan, Rosa, and Ruth 2010), prior works have not explored micro and small business marketing practices and the role of public policy in marketing activities. Moreover, very few subsistence marketplaces scholars

have explored rural subsistence marketplaces in Ghana. This leaves both scholars and practitioners with insufficient evidence of rural micro and small business marketing practices in Ghana. Further, with an investigation into rural Ghanaian subsistence marketplace, scholars would have greater insight into how rural micro and small businesses in Ghana engage in marketing. Additionally, we believe that investigating micro and small business culture and the usage and applicability of poverty reduction policies within multiple regions in Ghana will shed light on key theoretical differences as yet undiscovered in current research. Intricacies exist; therefore, further study is necessary to overcome this research deficiency and expand our current theoretical understanding. These gaps in the literature underline the motivation and contributions of the present study.

This paper makes a number of theoretical and contextual contributions. First, this research contributes to the macromarketing literature by exploring avenues and policies for alleviating poverty (Kotler, Roberto, and Leisner 2006) and by studying how differences in culture impact marketing practices (see Dash, Bruning, and Acharya 2009), especially in international marketplaces (Laroche 2007), and more specifically in sub-Saharan African marketplaces (Darley, Luethge, and Blankson 2013). It also explores the cultural variations that impact micro and small business marketing practices (Viswanathan, Rosa, and Ruth 2010). Specifically, this paper reports the differential marketing activities by various micro and small businesses in a different context, such as in rural Ghanaian subsistence marketplaces. It provides insights into micro and small businesses' marketing practices (i.e., their marketing activities) and the interdependent network of relationships with their customers, staff, community, and government (Viswanathan, Rosa, and Ruth 2010). This is important in that the complex and dysfunctional environment characterizing marketing practices in sub-Saharan African countries and Ghana in particular (see Bonsu and Belk 2010) is best understood by evaluating micro and small business-specific marketing strategies

(DeBerry-Spence, Bonsu, and Arnould 2013; DeBerry-Spence 2010; Bonsu 2007a; Chikweche and Fletcher 2010). Focusing on rural Ghanaian subsistence marketplaces, this study addresses two key research questions:

1. How is marketing executed (i.e., how do micro and small businesses in rural Ghanaian subsistence marketplaces pursue marketing)?
2. How does public policy influence general marketing activities in rural Ghanaian subsistence marketplaces?

No standard definitions of “small business” exist; instead, they vary from country to country, and are largely based on the size of the economy and the country’s level of economic development. In Ghana, the official definition of small business refers to business activities capitalized at fewer than GHC10,000.00 (US\$3,500.00) and a labor force of nine persons or less (see also Masakure, Henson, and Cranfield 2009). We adopt the official Ghanaian definition in this study. Additionally, we purposely selected rural communities for study because of their high rate of poverty; these communities are also where the majority of the people survive on a day-to-day basis, although some also live on a “cocoa-season-to-cocoa-season” basis in a subsistence livelihood (Viswanathan and Rosa 2010). Moreover, Ghanaian rural communities have recently received their government’s attention and interest in its efforts to reduce poverty (Republic of Ghana 2005, 2014; Ampadu 2010). “Rural” is also defined in many ways, mostly in terms of its non-urban characteristic. In this study, we define rural as village settlements and small to medium sized towns with populations below 80,000 people (see also Addo 2006).

The remainder of the paper is organized as follows. First, we present a literature review and then briefly review theories of social identity and social capital to provide a foundation for our description of the marketing practices of micro and small business in rural Ghana, a subsistence

marketplace. Next, we discuss our methods and the cultural context of Ghana as a subsistence marketplace. We then present the findings of the data analysis followed by discussion and implications for public policy and macromarketing.

Literature Review

The importance of and opportunities for research in subsistence marketplaces is now well-documented, as shown in Appendix 1. A review of the literature on subsistence marketplaces reveals some key themes (Appendix 1). Appendix 1 shows that several works examine the role of policy in development projects geared toward empowering subsistence people (Viswanathan et al. 2012; Nguyen, Rahtz, and Shultz 2013; Paswan and Tran 2012). Yet other scholars explore the role of marketing and market orientation in initiatives to alleviate poverty (Ingenbleek 2014; Gau et al. 2014; Sheth 2011; Viswanathan et al. 2009) and the role of grassroots training and education in ameliorating the quality of life for subsistence people (Viswanathan, Yassine, and Clarke 2011; Gau et al. 2014). Another set of works investigates the emergence of and importance of subsistence marketplaces (Sheth 2011; Viswanathan et al. 2012; Nguyen, Rahtz, and Shultz 2013). The latter theme is supported by Sridharan and Viswanathan (2008) who highlight the need for deeper understanding of the psychology, social embeddedness, and entrepreneurial empowerment of subsistence consumers.

Other studies have focused on the role of local empowerment within the context of the dictum “think and act locally,” both in firms’ positioning and government or non-governmental organizations’ policy enactment (Weidner, Rosa, and Viswanathan 2010; Abdelnour and Branzei 2010; Christensen, Parsons, and Fairbourne 2010; Viswanathan et al. 2009). The underpinning issue explaining the latter theme is that micro, small, and large firms should involve subsistence

consumers as co-producers in marketing activities within the context of “bottom-up” relationships. Additionally, a few papers have examined the role of network relationships in such situations (Viswanathan, Rosa, and Ruth 2010). Business success in subsistence marketplaces requires a different kind of trust than that of buyer-seller relationships akin to Western-based conventional business practice and scholarship (Sridharan and Viswanathan 2008). Moreover, relationships between consumers and micro or small business owners and their family members is a key feature of subsistence marketplaces (Viswanathan, Sridharan, and Ritchie 2010). As shown in Appendix 1, these works were borne out of two main research methods: qualitative methods (6 out of 12 studies) and case studies (5 out of 12). The rest are devoted to conceptual review and development of conceptual frameworks (2 out of 12). The majority of the studies are conducted in India (4 out of 12) while one each (out of twelve studies) is conducted in Ghana, Zimbabwe, Darfur-Sudan, Mexico, Haiti, and Vietnam.

Also, Viswanathan, Rosa, and Ruth’s (2010) study of subsistence consumer-merchants in India reveals that subsistence consumer-merchants sustain relationships in three interdependent subsystems: vendor, customer, and family. These subsystems are managed by the subsistence consumer-merchants through their engagement with buying and selling activities in conjunction with the receiving and granting of credit. Because reliable employment and income security are almost nonexistent in subsistence markets, many people rely on micro enterprises (i.e., micro and small businesses) for survival (Hammond et al. 2007).

Furthermore, very little research addresses how rural micro and small businesses in Ghana engage in marketing strategies, and how policy efforts shape the growth of these small businesses. Aboagye (2009) uses a sample from rural and urban areas in Ghana, yet does not make a theoretical or practical differentiation between regions. Dadzie, Akaah, and Dunson (1989) and Dadzie et al.

(2013) examine relationships between Ghanaian government programs and consumer savings, but exclude micro and small business owner-managers' marketing practices in their analyses.

Theoretical Backdrop of the Study

Social Identity Theory

Social identity theory explains how people seek out group membership as an affirmation of their cultural group. The theory encompasses certain interrelated concepts and sub-theories that focus on social-cognitive, motivational, network, social-interactive, and macro-social facets of group life (Castano, Leidner, and Slawuta 2008; Tajfel 1978). Social identity theory accounts for individuals' multiple roles and for the ways in which the social underpinning of roles in valued relational networks paves the way for their activation and performance in a given situation. The more the relationships are valued, the more important the role identity, and thus the more likely the person (i.e., customer) will be inclined to maintain the identity (Burke and Reitzes 1991; Ashford, Harrison, and Corley 2008).

When considering social identity theory (Castano, Leider and Slawuta 2008; Tajfel and Turner 1985), conclusions from Viswanathan, Sridharan, and Ritchie's (2010) work show that social networks are pivotal in revitalizing psychological imbalances, such as voicelessness and powerlessness, by enhancing social identity. In the context of subsistence marketplaces, social networks have been investigated and provide insights into individual consumer behavior influenced by participation in social networks. The latter ensures the psychological configuration of consumers so that they conform to the groups' expectations and norms (Sridharan and Viswanathan 2008; Viswanathan, Sridharan, and Ritchie 2010; Chikweche and Fletcher 2010).

Trust and retention of long-term relationships are part of the social fabric of communities in subsistence markets (Kuada and Sorensen 2000).

Moreover, embedded in social identity theory is the existence of a psychological group, defined by Turner (1984) as a collection of people who share the same social identification or define themselves in terms of the same social category membership. A member of a psychological group does not need to interact with or like other members, or be liked and accepted by them. Rather, her perception of being, for example, a sports fan or a member of a tribe, becomes the basis for incorporation of that status into her social identity.

A review of social identity theory literature suggests several factors relevant to rural micro and small business which most likely increase the tendency to identify with groups: distinctiveness (which serves to separate and differentiate the enterprise from others and provides a unique identity) and prestige of the enterprise (based on the argument that through intergroup comparison, social identification affects the self-esteem of the owner-manager and her customers). Mael (1988) found that perceived organizational prestige was related to organizational identification among samples of working university students and religious college alumni. Awareness of out-groups reinforces awareness of one's in-group. In other words, awareness of out-groups underscored the existence of a boundary and caused subjects to assume in-group homogeneity (Turner 1981). Identification with culture thus directs the individual to engage in, (and derive satisfaction from) activities that are in sync with the identity, to view herself as an exemplar of the group, and to reinforce factors conventionally associated with group formation (Ashforth and Mael 1989).

Social Capital Theory

Social capital refers to the resources (e.g., trust, norms, and networks) inherent in social relations that facilitate a common purpose, and can be defined as the links, bonds, shared values, and culture

that enable individuals and groups in a given society trust and relate to each other. A key component of social capital is a culture of reciprocity, compromise, and pluralistic relationships.

A review of the literature reveals that social capital networks of the poor in developing countries are gaining attention in many social disciplines through debate and research activities (Woolcock and Narayan 2000). To that end, social capital theory provides a lens for understanding and appreciating the value of social resources to the poor (Bourdieu 1986; Coleman 1988; Portes 1998; Viswanathan et al. 2012). Concerning micro and small business owner-managers' marketing practices in rural communities in Ghana, social capital theory offers an important backdrop for discussing networks and relationships between owner-managers and their customers. Indeed, social capital features in macro prescriptions for social policy in developing countries (Woolcock 1998), and as noted by Viswanathan et al. (2012), social capital theory considers social networks of people as capital in its attempt to facilitate information flow and act as a repository of value for future reciprocation of social obligation. In the context of subsistence marketplaces, the influence of social networks in relationships is indeed pivotal, and outcomes of social networks in day-to-day interactions have been documented (see Woolcock and Narayan 2000; Woolcock 1998; Viswanathan, Rosa, and Ruth 2010).

Following an extensive ethnographic research covering many developing countries, the World Bank concludes that social networks are drivers in coping with and solving problems in the context of cultural voicelessness and powerlessness through enhancement of social identity (Narayan and Petesch 2002; Viswanathan et al. 2012). At the same time, researchers have acknowledged social networks as one of several important categories of "assets" owned by the poor when it comes to "asset vulnerability" (Moser 1998) and "sustainable livelihood" (Scoones 1998) frameworks. With the exception of Westlund and Bolton (2003) and Frenzen and Davis

(1990), in spite of the growing interest and research in social capital theory, its relevance to marketplace phenomena, including entrepreneurship and marketing practices, has not received attention from marketing scholars. Notwithstanding the oversight, Viswanathan et al. (2012) assert that social capital theory can explain marketing interactions in subsistence marketplaces.

Research Method

This study is qualitative in nature, and in line with the work of Samuel and Peattie (2016) and Bodkin, Amato, and Peters (2009). Data collection efforts stem from the guidelines developed within psychological phenomenological interviewing approaches (Bodkin, Amato, and Peters 2009; Moustakas 1994).

Data Collection

Data collection involved two stages: the pilot study and the main study. In the one-year pilot study, the first author acquired a broader understanding of small business operations in rural Ghanaian cultures by living in Ghana for an extended time while visiting family, purposely observing small business practices, and conversing with six small business owner-managers about their experiences in terms of customer interactions, customer characteristics, staff interactions, business practices, government policy (if aware), and government policy impact on business experiences (Moustakas 1994). In line with Mishler's (1990) and Nwankwo's (2005) suggestions, we aimed to promote "storytelling" to elicit the owner-managers' oral accounts of their business practices and relationships with rural customers. These unstructured interviews guided the main study. These observations and interviews took place in both the Western and Eastern Regions of Ghana (three interviews apiece) and provided a varied and balanced perspective. The observations involved

covert and participant observation techniques. The results of this pilot study prior to the main data collection guided the following steps for the interviewing phases (Creswell 1998; Sekaran 2000).

The Main Study

Following suggestions put forward by Malhotra, Peterson, and Kleiser (1999) and Zontanos and Anderson (2004), the main study began with ten participant observations of real-life cases of small businesses in the Ashanti, Central, Eastern, and Western regions of Ghana to affirm construct validity and gain deeper insight of marketing practices in rural settings (see also Jokioinen and Suomala 2006).

Second, using the “mall intercept technique” in the Ashanti, Central, Eastern, and Western Regions, 54 owner-managers of micro and small businesses were randomly approached. The latter included snowballing and foot-in-the-door techniques. Twenty four owner-managers and five managers (hereafter, owner-managers) were finally interviewed via the mall intercept, snowballing, and foot-in-the-door techniques, respectively. Thus, 29 owner-managers eventually participated in the face-to-face interviews. They were provided with nominal food and non-alcoholic drinks. As suggested by Yin (2009), the authors sought businesses reflecting both similar and contrasting business environments to strengthen the validity and stability of the findings and to ensure that emergent themes would reflect commonality, thus best capturing the phenomenon.

The first author began interviews with owner-managers in the four regions between December 2008 and January 2009. Second and third interviews were held between September 2010 and October 2010 and between July 2011 and January 2012, respectively. The total number of interviews conducted for the main study is 35, of which 29 are owner-managers and managers, four are policy makers, and two are government officials. Out of the 35 informants, males (60%)

dominate the sample, with ages ranging from 25 to 68 and averaging 49 years. Of these, 48.5% had a college education. The business owners interviewed represented 17 different businesses, 37% of which had owned their business for fewer than 10 years; less than 9% had owned their business for more than 20 years (see Appendix 2). It must be acknowledged that the sample is disproportionately biased toward the services domain.

Worthy of note is that to understand the phenomenon fully, the first author recruited four senior policy makers to complement the owner-manager interviews and to identify policy intentions. Two policy makers were members of the ruling government at the time of the interviews, while two others belonged to the main opposition party. All policy makers and government officials interviewed were males.

The interviews lasted approximately 45 to 90 minutes and were unstructured, in-depth interactions. In addition to the questions posed in the pilot study, the respondents were asked about their experiences with different facets of marketing and business practices, the situations or experiences that have affected these practices (including public policy implications), any processes they undergo, and any results or consequences from their experiences, in line with phenomenological research (Moustakas 1994). The conversations were then transcribed. In a post-hoc study, undertaken in June 2015, a convenience approach was used to collect two senior government official interviews in order to shed light on the subject matter. These face-to-face interviews validated themes developed from the main study. In view of the subjective nature of the study, and following Kirk and Miller's (1986) and Nwankwo's (2005) suggestions, validity was further assessed via research team checks and solicitation of feedback from two Ghanaian and five American academic scholars with expertise in the methodology and context of the study. We incorporated the input in the final discussion and conclusions.

Data Analysis

We used the data analysis protocol as suggested by Moustakas (1994) and Miles (1979) for interpretation (see Table 1). Thus, the process was iterative, examining the individual transcripts and the complete data to organize key informant statements. First, the transcripts were read several times and significant statements highlighted. These were combined to create “meaning units” (Creswell 1998, p. 150) from which emanated a description with quotes that elaborated on participants’ experiences. Next, following suggestions by Chi (1997), we created an interpretive description of each meaning unit to capture the essence of marketing practices for rural small businesses in rural Ghana. From this step, we interpreted how rural cultures, individual social identities, and networks influenced owner-managers’ marketing practices. Table 1 shows the protocol underpinning the coding and analysis scheme and the reliability and validity of the study.

Insert Table 1 Here

Cultural Context of the Study

Following Viswanathan, Rosa, and Ruth (2010), in order to derive meaning from the network and interrelationship between micro and small business owners and customers, one needs to understand the culture (i.e., beliefs, values, and customs) that guides and directs societal behaviors and specifically entrepreneurship and business initiation (Urban 2007; West III, Bamford, and Marsden 2008).

Thus, cultural and socio-contextual factors play significant roles in shaping entrepreneurial behavior (West III, Bamford, and Marsden 2008; DeBerry-Spence, Bonsu, and Arnould 2013; Bonsu 2007a, b). In this paper, relying on the concept of culture, we focus on rural traditional

Ghanaian cultural values, although parallels are drawn from sub-Saharan African culture in line with Oppong (2003) and Gyekye (2003) to explore rural micro and small businesses' marketing practices. African (i.e., sub-Saharan African) culture and Ghanaian culture are thus used interchangeably (Oppong 2003; Gyekye 2003) for the purpose of this study. Culture is defined as a people's overall way of life, their courtship and worship (Bonsu and Belk 2010; Bonsu and Belk 2003), as well as how they investigate their natural environment and utilize its possibilities (Bonsu 2007a). Given the broad stance of its meaning, culture is likely to affect (a) notions of trust, communication, interpersonal relations, negotiations, and conflict resolution, (b) people's processing of information, and (c) people's relations with each other. All these factors help define and differentiate one culture from another and have a potential bearing on entrepreneurial, micro, and small business activity (Urban 2007; Viswanathan, Rosa, and Ruth 2010).

Several scholars (Gyekye 2003; Mangaliso 2001; Mufune 2003; Bonsu 2007a, b; Bonsu and Belk 2010) support the view that Africans construct meanings, negotiate social contexts, and make sense of their environment in ways that differ from other cultures. Mbiti (1990), for example, asserts that, some cultural variations among African people notwithstanding, there are underlying commonalities and affinities in the thought systems of all African peoples. While it would be wrong to propose a monolithic African culture due to strong national differences (Gannon 2004; Mufune 2003) and the "variety of ethnic groups with traditional cultures that differ in some respects" (Wiredu 1980, p. 6), "there are certain indigenous trends of thought, cultural influence, and value orientations that are commonly shared by the majority of Africans" (Edoho 2001, p. 79). However, while underlying similarities between African and Asian cultures, for example, exist (Hofstede 1980), Gyekye (2003) contends that Africans, irrespective of their social backgrounds and countries of origin, share certain key values, but at the same time allow for variations in

individual preferences (Munene, Schwartz, and Smith 2000). Some of these commonalities include “the driving norms of human interdependence,” “virtue of symbiosis and reciprocity,” “beliefs in ancestry and existence of a supreme being,” “religiosity,” and “the value attached to the extended family” (Gyekye 2003).

Modern Ghanaian culture is a product of what Mazrui terms “the triple heritage” (Mazrui 1986) involving three powerful cultural influences: “indigenous African values,” “Islamic values,” and “Euro-Christian values.” This cultural synthesis has produced some central values of Ghanaian society such as extended family ethos, a shared concern for the most vulnerable members of society, a collective mutual responsibility, and generosity or hospitality (Bonsu 2007b; Darley, Luethge, and Blankson 2013). A key question posed in this paper is, what expressions of culture and social identification underpin micro and small businesses’ relationships to macro policy?

Toward an understanding of African culture, Darley, Luethge, and Blankson (2013) reviewed Hofstede (1980; 1991), House et al. (2004) and Hall (1989) concluding that sub-Saharan African culture (a) exhibits high power distance (b) is collectivistic in social orientation (c) exhibits uncertainty avoidance and (d) demonstrates passive goal orientation or feminine characteristics. Darley, Luethge, and Blankson (2013) conclude that African culture reflects embeddedness, hierarchy, harmony, and is high-context.

Findings

A cross-tabulation of the demographic characteristics of the informants in the main study (n=29) (see Appendix 2) shown in Appendix 3 reveals interesting results. Specifically, the findings show that “non-graduates” (88.9%) relative to “graduates” (63.3%) engage more in “core services” within the context of micro and small businesses’ enterprise activities. On the other hand,

“graduates” (36.4%), compared to “non-graduates” (11.1%) are inclined to engage in “other businesses” (e.g., saw mills, rubber and teak farms, architecture, building construction, and warehouses). However, the differences between graduates and non-graduates are not statistically significant (Chi-Square 1.82; $df = 1$, $p > 0.10$, $n=29$) (see Appendix 3).

Also, while the “strategic drives” component of “marketing practices mentioned” is a favorite among enterprises engaged in “other businesses” (83.3%), the “social networks and relationships” component is prevalent among enterprises tied to “core services” (53.3%) (e.g., retail, education, hotels, restaurants, internet cafés, tailoring, and car rental) relative to “other businesses” (16.7%). Similar to the informants’ education level and enterprise type, no statistical significance (Chi-Square = 3.19, $df = 1$, $p > 0.10$, $n = 36$) is found among the differences in “enterprise type” and “type of marketing practices mentioned” (see Appendix 3).

While many marketing practices emanate from market orientation, the present framework acknowledges that marketing practices are context-sensitive, and therefore the rural cultural milieu of the present study could be instrumental in changing our understanding of marketing practices in rural subsistence marketplaces. Within the Ghanaian rural community context, we suggest that socio-cultural characteristics of the marketplace play a major role in the owner-managers’ business practices. Moreover, the identified themes provide the research’s major contribution: micro and small businesses in rural subsistence Ghana do indeed differ in their pursuit of marketing practices, partly due to variations in size and in context. The overarching essence of the study phenomenon consists of four key themes (religiosity-infused culture, social networks and relationships, subtle solicitation of feedback and data collection, and competitive positioning) organized around micro and small business activities. Moreover, opportunities exist for policy to support and enhance funding, both in kind and financial credit/loan as a basis of public policy.

From the data, we suggest a simple conceptual framework delineating rural micro and small business marketing practices and poverty reduction policy in Ghana. Table 2 identifies the four marketing themes; Figure 1 illustrates the relationships between the micro and small business and the themes within the context of rural subsistence marketplaces. As indicated in Figure 1, the micro and small businesses supported by funding from family and government reside in the center of the subsistence marketplace. The more funding support (buttressed by a continuous draw on a network of socio-religious culture, and by making good use of feedback from customers, social networks, and relationships), the better chance the micro and small businesses stand to create a competitive position and ultimately succeed. The four themes developed affect the owner-manager's ability to compete in rural Ghana's subsistence and competitive marketplaces (Ampadu 2010; Aboagye 2009).

Insert Figure 1 and Table 2 Here

Religiosity-Infused Culture

Since culture shapes assumptions about what is important, useful, and relevant, one infers that religious culture defines rural Ghanaian small business owner-managers' values and how they pursue their marketing activities. Likewise, as noted by Laryea (2015), business transactions in Ghana are shaped by the socio-cultural contexts and social relations in which they are embedded. Thus, marketing practices unfold within social contexts that encode values, beliefs, and acceptable patterns of behavior (Cayla and Arnould 2008). Religion influences and explains relationships between owner-managers, staff, and customers in rural subsistence Ghana.

Both customer relationships and employee relationships exhibit a fair amount of personal care, consistent with a strong moral compass and religiosity. Many of the owner-managers' attitudes for conducting business come from adherence and attention to religiosity. Ghanaians have a culture of godliness imbued with communal responsibility and interdependence—a concept which revolves around collectivism and power distance, which are reinforced by social identity theory. Religion permeates Ghanaian life (Bonsu and Belk 2010; Darley and Blankson 2008). The latter is evidenced in Entrepreneur 19's (see Appendix 2) narrative when she says, "As you can see, I named my store 'Thy Grace' (see Figure 2) because without God's grace, we are nothing." Figure 3 also displays a hairdressing salon with the sign "Nyame Nnae" (which literally means is "God is not asleep," or, in other words, "God is real"). Entrepreneur 3's narrative also supports this theme: "I think I have a gift from God in that I can tell when one of my staff members is not feeling well or is morally low. When I realize that, I try my best to intervene to help in any way and at times, I request them to come to church with me... we add our Christian believe [sic] to our work, you know."

Insert Figures 2 and 3 Here

Religiosity extends cultural obligations beyond traditional roles (see for example Bonsu and Belk 2010). In rural Ghanaian communities, kinship obligations require the privileged to extend favors and assistance to those less privileged in a subtle network akin to "who you know" (see Laryea 2015), similar to the Hausa in Kano, Nigeria (see Yusuf 1975). Societal pressures incite those in positions of authority and those who own businesses to help younger or less well-placed kinsmen obtain similar or higher positions. Like the Hausa, money given is rarely requested

back so long as the assisted individual continues to be worthy and generous; if successful, he will be expected to finance other kinship members (Yusuf 1975) in the future.

When the owner-managers are profitable, they pay their success forward to potential future employees and family members rather than experience immediate personal gain. Many owner-managers sacrifice for their children. Entrepreneur 22 shared, “I have good working capital and I am very happy because my children went to private schools. Now my son is in the first year at Legon, the University of Ghana in Accra. I rented an apartment for him in Accra close to the University. This is something I can never do without my business as I am a single parent. I never had [an] opportunity to go to high school... but now my children have benefited, thanks to my business. So, for me I am very happy about my business.” Entrepreneur 3 reports that with hard work and help from her husband, she could afford to send her children to university and build her own house with an attached office.

Through business, kinship ties expand to include non-related employees and even customers. Ghanaian culture explains why owner-managers celebrate with employees during good times and help them during difficult times. “When one of my workers has a bereavement in his/her family, my duty is to contribute drinks, farm produce such as plantain, yams, vegetables, and money, and participate in the funeral celebrations, especially if it concerns my village... in Ghana, this is expected of any boss or close friends and work colleagues,” Entrepreneur 14 explained. Likewise, “work colleagues usually donate a lump sum of money to the bereaved colleague from contributions they have accumulated and meant for such eventualities” (Entrepreneur 4) (see also Bonsu and Belk 2003; Bonsu 2007b). This socio-cultural activity was observed, notably, in the Ashanti, Eastern, and Western Regions, where Entrepreneur 11, Entrepreneur 14, and

Entrepreneur 27 contributed money to bereaved colleagues and participated in their celebrations (see Bonsu and Belk 2003).

Grimm, Gubert, Koriko, Lay, and Nordman (2013) find that strong ties to the village of origin and to kinship underpin entrepreneurial activities in Western Africa. Businesses feel responsibility toward their networks (see also Chikweche and Fletcher 2010; Viswanathan, Sridharan, and Ritchie 2010), which drives them to perform better; this is contrary to the Western ideas of business goals.

Religiosity-infused culture is a critical theme for micro and small business owners and employees in rural subsistence Ghana, though the government and religious organizations operate separately (Bonsu and Belk 2010). Many religious and moral conversations with the study participants revolved around giving back and improving life in the future for children. The owner-managers who were able to find success use it to afford educational opportunities for their children and staff. In the event that parents are unable to provide educational opportunities, their children become disadvantaged in accessing proper education and training, which can occur as early as the elementary classroom. How can rural subsistence marketplaces attract skilled teachers for the children in rural Ghana? Literacy and poverty result from lack of qualified teachers, teaching materials, and school infrastructure (see Viswanathan, et al. 2009). We now turn to the second overarching theme: social networks and relationships. This theme is discussed in terms of relationships with staff and relationships with customers.

Social Network and Relationships

Relationships with Staff

In the traditional understanding of employee orientation, where marketing intelligence is distributed organization-wide, staff communication is essential for business success (Jaworski and Kohli 1993). To a small degree, the micro and small business owner-managers in rural subsistence Ghana maintain traditional manager-employee relationships. The words “commitment” and “motivation” came up frequently in discussions about employees and management. Entrepreneur 17 noted “...when we have to joke, we joke—but when the work is serious, we work hard.” Employee satisfaction was also considered a critical aspect for business. Entrepreneur 6 classified “[the] relationship between staff” as “...very cordial and happy.” Outsiders initially may not see staff members as motivated. One owner-manager, Entrepreneur 12, had a more cosmopolitan view, a product of her upbringing in Holland. She admits, “[the staff] are motivated but only when I motivate them. The work ethic is good but not like in Europe or in Holland.”

According to Entrepreneur 17, the employees are motivated. Yet, many of these employees take on several jobs to support their families. When the owners can afford to do so, they pay the employees very well, and even brag about this ability. However, others who are unable to provide high wages were resigned to the fact that working multiple jobs meant lower employee productivity.

Quite the contrary to a formal owner-manager relationship, employee, management, and information dispersion occurs informally. Only two businesses reported holding formal staff meetings; all others held meetings ad hoc. Despite this laxity, most participants spoke of “sit[ting] down and talk[ing] about how things are faring” with their employees. This works well. From the arguments, it appears that many issues owner-managers face are less business-focused and more

grounded in staff differences. When issues arose, stronger management-implemented solutions overcame difficulties and provided better working environments. Entrepreneur 14 elaborated, “My staff sometimes had some grudges among themselves. This started by some of the apprentices teasing their colleagues but it was tribal-based I think. It was based on the dresses some of them wore. I never tolerated tribal teasing between my staff. From that time, I decided that all apprentices should wear uniforms. This stopped the teasing problem.” The story illustrates the fact that business owners sometimes implement moral solutions that do not serve the individual employees but rather the greater good. The latter finding appears to be supported by social identity theory and was instigated by Entrepreneur 14. The theory stipulates that individuals occupy multiple roles, and also holds that the social embeddedness of roles increases the likelihood of their being activated and performed well in a given situation (Tajfel 1978; Ashford, Harrison, and Corley 2008).

Owner-managers also treat their employees like family; they would do anything for their welfare. Instead of motivating employees through higher wages, employees stay loyal to the owner-manager because of their treatment. Owners do this not for the sake of the business, but out of religiosity. Sometimes the owner-managers provide bonuses, social gifts, or rewards for hard work, but what matters most are the “family-like” operations. Through these extended familial bonds, the owner-managers give their employees religious and holiday gifts. “I reward my staff with gifts such as t-shirts, calendars, and food items,” Entrepreneur 13 said. Similarly, Entrepreneur 12 stated, “we give our staff loans for funeral services, child outdoorings and naming ceremonies, and travels out of a special fund I have set up for these incidentals... this is very helpful for our staff.” According to Viswanathan, Sridharan, and Ritchie (2010), social networks

play a major role in restoring social identity and eventually prevent psychological imbalances (i.e., powerlessness).

Worthy of note is that several owner-managers confirmed that they have set up social funds in the form of “susu”: a rotating, member-generated money contribution for funeral, child outdoorings and naming ceremonies, school fees, hospitalization, and other emergencies. All were happy about the social fund and highlighted the fact that “being responsible for one another” is embedded in Ghanaian culture. The latter reinforces the notion of “brotherhood” and devotion to expanded networks (Ashford, Harrison, and Corley 2008).

Rural Ghanaian micro and small business owner-managers’ relationships with employees are much different from those in other contexts such as Western economies. The employees are individuals for whom owner-managers have a moral obligation to provide. Owner-managers establish social bonds with their employees using non-traditional tactics, such as educational support and gifts. Owner-managers’ relationships with staff extend beyond profit and marketing strategy. For instance, owner-managers already provide gifts, help send their employees to additional schooling, and provide financial support when needed. These findings resemble the findings social capital theory—which capitalizes on trust, bond, norms, and networks. A major component of social capital is a culture of reciprocity and pluralistic relationships (Woolcock and Narayan 2000; Viswanathan et al. 2012).

Relationships with Customers

Through interviews and observations, it appears that customer relationships are a top priority for owner-managers; this is consistent with the findings of Ingenbleek, Tessema, and van Trijp (2013). Certainly, small business owner-managers understand that the customer is essential to supporting

the livelihood of the business. The interviewees acknowledged, “customers are the reason for our business” (Entrepreneur 12), and are of “prime” importance (Entrepreneur 17). Therefore, one must treat them well. Entrepreneur 28 said, “I have regular customers and I make sure they are well taken care of.” Ghanaian rural micro and small business owners’ customer focus is not surprising, considering that customer care is part of normal life for “the friendliest people in Africa” (Kuada and Hinson 2012).

These micro and small business owner-managers treat customers as friends, a behavior consistent with social identity theory. In terms of customer relationships, Entrepreneur 11 said “I enjoy my customers.” Instead of managing customers by profitability, the owners make every single customer a priority, almost out of a moral obligation. Their keen attention to customer care is expected because of close-knit communal bonds. An appreciation of social identity theory is evident in customer service, a finding that is in consonance with researches in India (see among others Viswanathan et al. 2009; Viswanathan, Sridharan, and Ritchie 2010). Owner-managers acknowledge the importance of customer service in business environments; as Entrepreneur 13 stated, “I think customer relationship [management] depends on [a good] personal relationship—the way you treat them” (Tajfel and Turner 1985). Entrepreneur 11 added, “I enjoy my customers and when they raise any topic in politics, religion, football, local schools and so forth, we all discuss.” They reported their feelings regarding issues in rural communities of poverty, and felt the need to “be there for each other” (Entrepreneur 21). This is evident in Viswanathan, Sridharan, and Ritchie’s (2010) study, which concludes that business success in subsistence marketplaces requires a different kind of trust revolving around one-to-one social networks, unlike conventional business practices. Entrepreneur 13 believes that he has a nice bond with his customers, saying: “I enjoy the goodwill of my father. You know my father was once a District Commissioner in this

area. People remember my father's name, and to me I feel like I give something to customers all the time because I depend on them to sustain my business." The latter is encapsulated in the social capital theory that emphasizes an understanding of social resources (Bourdieu 1986; Viswanathan et al. 2012).

The majority of respondents believe that good customer service promotes positive customer perceptions through word-of-mouth and socio-cultural bonds. By operating their businesses with high morals and treating each customer specially, the owner-managers secure a rich customer network. As narrated by Entrepreneur 29, "once my customers become satisfied they end up becoming my friends... so, I never regard different customers as a problem but I try to go over and above to please them." Several owner-managers—including Entrepreneur 2, Entrepreneur 28, Entrepreneur 14, Entrepreneur 1, Entrepreneur 27, Entrepreneur 17, and Entrepreneur 11—corroborated Entrepreneur 29's sentiment that customer loyalty is a byproduct of religiosity: "When some are not happy, we try to do alterations and arrive at a final quality product. When I come across a difficult customer, I go [to] every length to please them by altering their dresses as they want and then deliver[ing] it to their homes at my own cost."

We witnessed owner-managers blending marketing tactics with basic social support in an interweaving fashion that is unique to rural subsistence cultures. This contextual notion of customer care exceeds those in market-orientation strategy. For instance, observations revealed that half of the retail stores visited had verandas (porches) that served as sitting areas for seniors. The verandas also served as playgrounds for small children, creating an atmosphere of a "home-store" (see Figures 2 and 3). Owner-managers also support customers by issuing credits and contributing monetarily to customers' celebrations, including child naming ceremonies, marriage, and funeral rites (see also Bonsu and Belk 2003; Bonsu 2007b).

Social support of customers underlies the interdependence of the businesses and the customers. Owner-managers place themselves in status positions: they are trustees and the customers are beneficiaries. The owner-managers' social support systems ensure the well-being of each customer, from smaller demonstrations of morality (e.g. verandas) to higher levels of financial support (e.g. paying for funerals). Customers also provide marketing intelligence to the business, including advice on sizes of clothing, types of products, and competitive information.

Respondents, though, worried about how the underlying characteristics of their communities, such as poor infrastructure (especially roads, hospitals, and electricity) and the gradual erosion of family bonds due to the poverty of its citizens (i.e., their customers), affect their ability to serve their customers. Despite the interviewees' recall of governmental appeals to develop the country, nearly all interviewees (25 of 29) reported a lack of government attention to rural development. Observations further showed that several small towns and villages in the Eastern Region had poor roads (see Figures 4 and 5) and suffered from intermittent power cuts. Interestingly, owner-managers in these subsistence communities continue to show resilience and perform well against the odds. The people come together to show their support for one another (Viswanathan, Rosa, and Ruth 2010).

Insert Figures 4 and 5 Here

Interviews with policy makers reveal that the government intends to tackle these infrastructure challenges: "We intend to use the proceeds from the oil to build infrastructure, gas, power our energy facilities and institutions, produce fertilizers and build industries. This will bring about growth in employment, skills acquisition, build infrastructure, acquisition of needed skills,

roads, railways, health facilities, education, food production, processing of food and at affordable prices, improve the standard of living of our people, better governance, empower the people—e.g., the Presidency, Judicial, Parliament, Institutions—education, public awareness, civic duties of Ghana—improve on the protection of people, human rights and justice” (Current Government Policy Maker).

Indeed, relationships built early on with customers determine the success or failure of the business. Our assertion is in line with Viswanathan, Rosa, and Ruth’s (2010) conclusion that commitment and relationships at the individual level are factors in successful buyer and seller role-based activities in subsistence marketplaces.

Competitive Positioning

In the traditional concept of market orientation, intelligence gathering plays a pivotal role in the business, which then improves how the business relates to customers, and ultimately impacts profitability (Jaworski and Kohli 1993). Within rural subsistence marketplaces, the process changes. Customers often provide businesses with marketing intelligence: information about their own needs and competitor actions. All owner-managers mentioned that tough competition exists, but customer commitment and loyalty mitigates risk. Commitment and loyalty from rural customers naturally occurs as part of the communal and collectivistic component of rural subsistence communities (Viswanathan, Rosa, and Ruth 2010; Viswanathan et al. 2009).

Moreover, observations and conversations with respondents revealed that apart from quality offerings (e.g., cleanliness of premises, appearance of staff, ambience, tasty food), businesses compete on the basis of non-sustainable competitive resources. One business-owner claimed that her youth was a competitive advantage: “I see a lot of jealousy among my competitors

because I am comparatively younger and I tend to get all the young customers who work at the local banks” (Entrepreneur 12). She confirmed that she still goes the extra mile in serving customers since she understands that her advantage is temporary.

Owner-managers otherwise position themselves through product variations, competitive attributes of offerings, service, and emphasis on socialization and community involvement (see Figures 2, 3, 6, and 7) (Viswanathan et al. 2009; Viswanathan, Yassine, and Clarke 2011). Entrepreneur 29’s customers suggested that he offer a diversity of additional products, so he did, saying, “Compared to my competitors, I believe I am successful when it comes to business profitability. That is because I incorporate other business such as selling cloths, soft drinks, bread, and ice cream in addition to my tailoring business.”

Insert Figures 6 and 7 Here

Entrepreneur 4 mentioned that making changes to her businesses after receiving customer feedback was important: “One should always upgrade themselves to cater to the changing fashion, especially my female customers.” Similarly, Entrepreneur 16 said that “Because my business is wood business, we produce upon demand and to the specifications of the customer—we are very competitive because money is hard to come by in Ghana. My customers pay on credit and take longer than necessary to pay up.” Entrepreneur 6 claimed, “We are very service-oriented as we run a school. We respect parents a lot and of course, our teachers.

Social capital theory is evident in the course of carving out a position in subsistence marketplaces. Entrepreneur 3 said, “I can say that my customers and I are the same... putting yourself in their shoes and giving them dedication and time and explaining things to them and

going the extra mile is key to surviving in business. Because of this, I don't do advertising and my business survives on word-of-mouth recommendation.” Unlike a traditional business that bases positioning efforts on market data, daily customer interactions supply information to owner-managers, which allows them to respond quickly. The business sizes, tight-knit community, willingness of customers to volunteer their feedback, and flexibility of the owner-managers make businesses unique and sustainable in rural subsistence Ghana.

Contrary to most marketing strategies, businesses in these environments initially develop customer bases from non-sustainable sources of competitive advantage. Yet relationships developed during initial interactions pave the way for deep relationships embedded with cultural mores and religious overtones (Bonsu and Belk 2003; 2010). The resulting relationships evolve into *the* sustainable competitive positioning for the business, and offer opportunities for rich sources of intelligence. Our observations confirm that by improving the infrastructure (e.g., schools, roads and highways, hospitals, electricity, pipe-borne water, sanitation etc.) in rural subsistence marketplaces, businesses could better serve their customers (see for example Figure 8), and in turn, relationships would improve (Ampadu 2010). That infrastructure development in rural subsistence marketplaces is critical for micro and small business to thrive cannot be overemphasized. In support of our observations and assertions, Asiedu (2006) notes, infrastructure development is a necessary catalyst to expand developing economies and promote growth in sub-Saharan Africa.

Insert Figure 8 Here

Funding and Policy Support

When initially funding or growing a small business, business owners normally acquire capital through investments, bank loans, or personal savings. This is similar to the operations of rural micro and small businesses in subsistence Ghana. Interestingly, those who opt for loans differ from those who use other sources of funding. The interest rate differences between private bank loans and government loans are staggering. Though one would think a 20% interest rate on a loan from a government agency—the National Board for Small Scale Industries (NBSSI)—is high, the commercial bank interest rate is even higher: an astounding 48% (Executive 33 and Executive 30, Executives of NBSSI). Of those who took out government loans, all had obtained higher education degrees and run comparatively more established businesses. However, the majority of rural micro and small businesses do not use policy-support services due to a lack of awareness about the existence of such services or the inconvenient location of these services (Obeng and Blundel 2015).

With the exception of six business owners (Entrepreneur 6, Entrepreneur 7, Entrepreneur 25, Entrepreneur 26, Entrepreneur 5, and Entrepreneur 15), the majority of the owners relied on intermittent financial support from overseas-resident family members. Gyimah-Brempong and Asiedu's (2009) investigation of the effects of overseas remittances on poverty incidence and severity in Ghana concluded that overseas remittances reduce poverty more effectively than domestic remittances. Indeed, overseas remittances increase human capital formation, decrease poverty, and reduce macroeconomic risk (Gyimah-Brempong and Asiedu 2009; Issahaku, Abor, and Harvey 2015).

Our observations at local banks reveal that banks pay particular attention to overseas remittances. Specifically, even though banks do not realize the 48% interest rate because most small business owners opt out of loans, banks have designated cubicles manned by bank staff

solely to serve customers withdrawing monies through the Western Union and MoneyGram payment systems. Our conversations with bank officials at Akim Oda in the Eastern Region and Tarkwa in the Western Region indicate that the majority of the customers receiving money transfers from overseas relatives are small business owners, senior citizens, and university students.

Although government support (mainly in the form of small loans) features prominently as a mechanism to improve well-being, rural micro and small business operations mostly use other means. In general, policy-induced assistantships geared toward micro and small businesses take the form of “soft” (non-fiscal) and “hard” (fiscal) assistance aimed at promoting small business in rural communities. Soft assistance comes in the form of technical support to improve the skills and capabilities of owner-managers (Robson, Wijnbenga, and Parker 2009). Executive 33 and Executive 30 of NBSSI, two senior executives who support policy makers’ efforts to encourage small business development, stated “We are mandated by the government to identify challenges such as finances and technical skills capabilities facing small businesses in rural communities. We have two packages—fiscal and non-fiscal. To that end, we support small businesses through our credit support scheme under a revolving loan scheme... ours is not a profit making agency so we charge very low interest rate.” Still, there seem to be many missed opportunities in terms of soft support, given the particulars of Ghanaian culture. Because they place a high priority on community, more soft support from the government would be a natural target in capitalizing on communal bonding and investment in human capital.

Subtle Solicitation of Feedback and Data Collection

As mentioned, data collection is not widespread or assessed using sophisticated data analysis techniques. Rather, feedback happens face-to-face and as a normal aspect of business. Entrepreneur 4 reported, “I don’t do any marketing research. I use my own mind to assess who is my loyal customer and who is not.” Entrepreneur 13 added, “Sometimes we ask why they have not visited our store for that long.” Both Entrepreneur 24 and Entrepreneur 25 confirmed that “sometimes, we do market research—we ask our guests why they chose to come to the hotel, how they like or dislike the restaurant, food, overall service and whether they will recommend our hotel to others.” Owner-managers solicit feedback from customers from time to time, though much feedback is voluntary; all business types used informal qualitative research approaches. Customers play a large role in assessing market conditions and needs. Micro and small rural business owner-managers indirectly conduct market research in a qualitative capacity (see for example Stokes 2000). Entrepreneur 7 claims, “no formal marketing research exist in our business.” Also, Entrepreneur 12 said, “No formal research is done but we seek feedback from parents from time to time. We also find out from them if their suggestions have been responded to the next time we have staff-parents meeting.” Even so, intelligence starts from less formal gathering and distribution within an organization. Owner-managers desire to provide value and anticipate needs—an underlying element of market orientation—because they see their staff and customers as extended family.

Very few owner-managers gather formal marketing intelligence; it occurs only on a case-by-case basis. While opinions on the quantity and skill of competitors differed among business types, all owners, including Entrepreneur 13, understood that “customers’ needs are changing in terms of demand... [and] product life cycle is now important.” According to Entrepreneur 18, data

collection is related to the job they bid for. For example, he said “We have a customer who gave us a project to develop a school for children—here we analyzed data in the form of secondary data to understand the marketplace.” Clarifying his subtle way of collecting data from the marketplace, Entrepreneur 18 added, “any time I go to Kumasi, I go to my former University library (Kwame Nkrumah University of Science and Technology) to see what I can find on the market.” He continued, “every now and then, I talk to other colleagues in my profession as to the changes in contract bidding and changing government policies” (Entrepreneur 18). The research conducted results from social networks and to that end, invariably, is explicated from the perspective of social identity theory (Burke and Reitzes 1991). Without these relationships, owner-managers would be uninformed about how to collect information on their own.

Discussion

This study set out to examine marketing practices among rural micro and small businesses in Ghana and the role of public policy within these small businesses’ activities. To that end, this research provides a compelling case: marketing practices produce order in an otherwise chaotic environment, yet do not resemble traditional definitions. The results of our work indicate that marketing activities result from a shared sense of religiosity within a community and a culture of social networks and relationships. Moreover, relationships with consumers determine competitive positioning and intelligence. Competition exists, but deep consumer relationships mitigate that competition. Established networks (conversations with consumers, prior firms, or educational institutions) help in gathering marketing intelligence. Networks are vital for micro and small businesses (Viswanathan et al. 2009; Viswanathan, Rosa, and Ruth 2010). Further, this paper provides substantial value in its finding that social identity and social capital theories are relevant

as backdrops for explicating marketing activities of micro and small business owner-managers in rural subsistence Ghana (Arnould 2001). Overall, the study confirms that micro and small business owner-managers appreciate certain factors underpinning marketing practices, specifically networks and relationships with customers (see also Viswanathan, Rosa, and Ruth 2010) and adherence to religious communality (Bonsu and Belk 2010) while engaging in pragmatic social support and interdependence (Abdelnour and Branzei 2010; Chikweche and Fletcher 2010; Ingenbleek, Tessema, and van Trijp 2013). Owner-managers understand that customer care determines loyalty. They often express that if they do not provide a customer-focused business, their competitors will. Hence, this forces them to adapt marketing practices (e.g., keeping the workplace clean, creating a welcoming store front for children to play and elders to relax, ensuring the neat appearance of workers, maintaining cordial relationships between workers and owner-managers, offering quality products geared toward customers' specifications and perceptions) reflecting competitive positioning of their offerings and businesses.

While there have been important advances in the conceptualization of firm market orientation (Moorman and Rust 1999), these have mostly reflected large-organization contexts and Western perspectives. In the case of rural Ghanaian micro and small businesses, this paper further concludes that religiosity drives social networks in terms of customer relationships and staff relationships, not only profitability goals. In other words, in rural subsistence Ghana, micro and small business owner-managers do not define success solely as profitability, but instead as the ability to provide for family members, staff, and customer friends (see also Yusuf 1975).

This study reveals that rural micro and small business owner-managers' marketing practices stem from interdependence between owner-managers, staff, customers, and rural residents. This finding is in consonance with Viswanathan, Rosa, and Ruth's (2010) study in

Chennai, India where subsistence consumer-merchants sustain relationships in three interdependent relationship domains: vendor, customer, and family. This unique interdependence is borne out of a culture that emphasizes “brotherhood” (see also Schembri 2009) and pragmatic social support. Thus, marketing practices reflect religiosity and adherence to communal and collectivistic cultural systems and informality. Owner-managers appreciate competitive positioning and capitalize on their intuition, their experience, and their own energy, which together portray a sense of order within a subsistence marketplace characterized by chaos and disorder (Bonsu 2007a, b; Bonsu and Belk 2010). More specifically, rural Ghanaian micro and small business marketing activities reflect simplicity beneath a surface of complexity and sophistication despite apparent naïveté. In addition, this paper provides support for policy initiatives that combine soft and hard approaches. The unique environment suggests that soft governmental support would be better appreciated, although a general lack of awareness regarding financial support exists. We suggest specific avenues in which the government should develop future policy within the results.

Public Policy and Macromarketing Implications

This research has direct implications for public policy makers, marketers, and macromarketing scholars alike. For policy makers, the critical aspects of micro and small business success within a subsistence marketplace context must be understood. With this information, governments and publics can craft more nuanced bottom-up strategies, which are more appropriate for aiding micro and small business success in rural areas. For example, Ghanaian governments have dedicated time and resources to develop better policies focused on rural micro and small businesses (see Boateng, Boateng, and Bampoe 2015; Republic of Ghana, 2005; Chu, Benzing, and McGee 2007). Yet, as noted by Awaworyi and Danso (2010) and Boohene (2009), few studies have researched

the role of said policy in rural micro and small businesses' marketing practices and whether or not they are appropriate in such contexts.

While the study reveals opportunities, numerous challenges still confront policy makers' attempts to nurture an enabling environment for rural micro and small businesses and thereby reduce rural poverty (Kotler, Roberto, and Leisner 2006). This research suggests that policy makers need to reevaluate the policy framework underpinning the reduction of poverty in rural Ghana. At the macro level, policy makers should put in place indigenous and locally-infused policies to address issues relating to micro and small business and marketing activities (Viswanathan et al. 2012). To that end, policy makers may create policies to attract urban-based private businesses to partner with rural businesses or invest in rural communities (see also Kotler, Roberto, and Leisner 2006). Such policies may include investment in training and mass education of the local population involving owner-managers, staff, and customers (Viswanathan, Rosa, and Ruth 2010). As concluded by Viswanathan et al. (2009), in order to improve the lives of people in subsistence marketplaces, policy should be geared toward developing tactical or procedural knowledge or concrete "know-how" regarding how to be an informed customer or owner-manager. Viswanathan et al. (2009) further conclude that an understanding of "know-why" and "know-how" can enable individuals to place themselves on a path to lifelong learning.

Concurring with Viswanathan et al.'s (2012) and Obeng and Blundel's (2015) "bottom-up" approach to policy, we encourage policy makers to acknowledge the value, culture, idiosyncrasy, and local innovations within the rural subsistence marketplace to create conducive environments for business growth. To that end, we propose that a bottom-up public policy which refrains from notions of what rural small businesses "should" do and instead engages in trust building with local communities through consultations during policy establishment. Obeng and

Blundel (2015) observed that in recent years there have been significant voluntary sector initiatives in Ghana from both local and foreign-based organizations. Unfortunately, small business owner-managers nevertheless are unaware about ongoing policy initiatives.

Both our discussions with former and current government policy makers and our observations reveal the need to update current policy to promote continuous rural literacy programs of rural small business owners, staff, and communities. In addition, policies should encompass activities such as workshops and talks on best marketing practices on local radio stations via local dialect. The lack of awareness is systemic, and as narrated by a former policy maker, “the lack of awareness about workshops may be attributed to the lack of continuity in policies, especially during change of governments” (see also Republic of Ghana 2014).

Ghanaian policymakers should continue to invest in the Ghana Rural Enterprise Project to substantiate further educational development in rural subsistence marketplaces. The goals of this policy have been emphasis on participation and civic engagement, rural market construction, rural non-farm income generation, and rural services and infrastructure development. To enhance policy makers’ efforts, a key part of reforming the business environment is to create public-private dialogue (PPD). This can be accomplished through the Christian Council of Ghana and the Ghana Islamic Council for Development and Humanitarian Services, and/or with the aid of local owner-managers. In line with the theme of “religiosity-infused culture,” the government should adapt to embrace religiosity as a part of the business environment and in policy formulation. In a bottom-up policy formulation, input from members of differing faiths should be sought (Bonsu and Belk 2010). This is important, as this study found that rural subsistence communities and individuals seek understanding and hope through their faith; individuals in rural Ghana place a high value on religion. Moreover, because of the religious attitudes of people in rural subsistence Ghana, the

government should continue to strengthen good relationships among the various religious groups and owner-managers of micro and small businesses to develop a stronger foundation for crafting bottom-up policies geared toward poverty reduction. As many respondents mentioned, the government has been unable to tackle development projects in each rural area. Because information gathering is important for micro and small business data collection, the government can improve information systems through regional libraries, training sessions with library staff to teach business owners how to research consumer needs, and by holding small business talks and conferences.

In specific terms, policy should be geared toward investing in infrastructure in rural Ghana. Similar to other developing sub-Saharan African countries, the rural areas in our study setting possess inadequate physical infrastructure, which the government urgently needs to address (see especially Basu, Calamitsis, and Ghura 2000; Asiedu 2006). Infrastructure features strongly in sub-Saharan African governments' policy enactments as necessary conduits to attract foreign direct investment and develop their economies (see Asiedu 2006). The pivotal role played by infrastructure development in subsistence marketplaces is evident in Arnould (2001) who discusses the macromarketing challenges facing the channel of distribution of onion marketing in the West African Region in the millennium, saying that the dismal state of rural roads in Ghana, Togo, and Benin hinders the extension of channels of distribution.

In terms of macromarketing implications, the research suggests that a driving force orients the firm. Though market orientation suggests that 1) being market-oriented will lead to better market performance, and 2) the core of the firm revolves around marketing intelligence and customer value creation, these propositions do not hold true for rural micro and small businesses in subsistence Ghana. Rather, a marketing system comprised of micro and small businesses, rural

consumers, funding through overseas remittances and government support, religiosity, morality, and social network relationships explains the operation of these micro and small businesses, including why owner-managers bond closely with staff and consumers. These bonds run much deeper than those that exist when business is conducted as usual. What's more, the bonds created by social networks determine the scope and depth of intelligence gathering, and ultimately the successful positioning of the micro and small business. Governments in developing and emerging countries such as Ghana often create policies to encourage business growth in rural communities with the intention to reduce poverty. Yet policy makers in these rural subsistence marketplaces often do not fully understand how to regionalize policy efforts targeting rural micro and small businesses (Tagoe, Nyarko, and Anuwa-Amarh 2005; World Bank 2014). First, they must understand how these rural micro and small businesses differ from larger ones, and from those in urban environments. Moreover, an appreciation of macromarketing in subsistence marketplaces simply cannot regard these micro and small businesses along the lines of a one-size-fits-all approach (Viswanathan et al. 2012).

Limitations and Future Research Directions

Although this study deepens our understanding of rural micro and small businesses' marketing practices and poverty reduction policies in a sub-Saharan African subsistence marketplace, future work in this area is needed. This research paves the way for additional empirical research in the micro and small business sector in subsistence economies. Future research would add robustness to the literature, allowing generalization of the findings. Embarking upon a survey to examine how marketing practices differentiate micro and small businesses among diverse market economies, or business types within a developing economy context, would support the distinctions observed and

ameliorate methodological limitations of qualitative study. To enhance the strength of studies of this kind, a future goal of this study should differentiate micro and small businesses in terms of more successful versus less successful businesses, more experienced versus less experienced businesses, and those headed by well-educated owner-managers and those headed by owner-managers without higher education. Although beyond the scope of this paper, the study can be enriched by a comparison of rural and urban micro and small business marketing practices to identify common and uncommon practices. In addition, while it was not an objective of this research, further research is needed to examine theoretical foundations that underpin differences between strong market orientation and weak market orientation in rural small businesses' marketing practices.

Despite adherence and due diligence to the theoretical development and methodology, this study acknowledges that the results do not represent the entire rural micro and small business sector in Ghana without further research drawing on a large sample across the entire country. Our study relied on the assessment of only one informant in the firm (i.e., the owner-manager or the manager) and observation techniques. Future research directions may aim to include other staff members in the survey where appropriate and also assess the congruence between owner-managers' and managers' presumed marketing practices and customers' perceptions of their actions. Acknowledging the cross-sectional nature of this research, future studies may embark upon longitudinal examination of rural micro and small business marketing practices, policy, and macromarketing implications in other sub-Saharan African economies or in other developing economies. Aside from the limitations, this research builds on the scant researches available, thereby opening a path for marketing scholars to engage in research in subsistence marketplaces in sub-Saharan Africa.

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Appendix 1: A sample of extant studies dealing with subsistence marketplaces and subsistence consumers

Author(s)	Objective/Research question	Method of study/Study setting	Sample/Variables	Method & Tool of Analysis	Findings/Conclusions
Sridharan and Viswanathan (2008)	To discuss innovative consumer marketing approaches for simultaneous business success and social empowerment at the bottom of the pyramid (BOP) or in subsistence marketplaces.	Qualitative case study analyses; India.	Four enterprises actively engaged with subsistence markets in India	Qualitative thematic analysis	Businesses must follow three main principles for consumer marketing: deep understanding of subsistence consumer psychology, social embeddedness, and entrepreneurial empowerment. Businesses wishing to engage subsistence marketplaces must articulate a framework for marketing strategy. Apart from the 4Ps, alternative marketing strategies have emerged in the literature: customer value, customer costs, customer convenience, and customer communication (4Cs); and acceptability, affordability, availability, and awareness (4As).
Viswanathan, Seth, Gau, and Chaturvedi (2009)	Uses insights gained from the unique context of subsistence marketplaces, or the base of the pyramid, and puts forth a sustainable market orientation for businesses.	In-depth qualitative interviews, case studies of businesses; observations; India.	60 low-literate, poor buyers and sellers.	Identification of dimensions supported by illustrative quotes.	The paper suggests a convergence between academic research and successful business practice and puts forward a distinct business model for subsistence context called “sustainable market orientation.” The starkly different conditions of severe resource constraints in subsistence marketplaces warrant revisiting traditional beliefs and philosophies that work to different degrees in relatively resource-rich settings. These conditions call for sustainable, market-oriented philosophy where social good and customer satisfaction build off each other and are emphasized in parallel in business functions, product-relevant attributes, and product-related initiatives.
Christensen, Parsons, and Fairbourne (2010)	This research explores three research questions: What does micro franchising reveal about business in subsistence markets? What are individual level benefits of the micro franchise model? Are micro franchisees more financially successful than counterparts who are not accessing micro franchising?	Survey questionnaire, Case study; Ghana	92 Fanmilk micro franchisees and 130 standalone businesses.	Quantitative, Descriptive and Regression analyses.	This study offers an improved picture of business conditions in subsistence markets by suggesting micro franchises as pathways to employment and skill-building. Business and management scholars should understand the interrelationships between extant theories and frameworks created for understanding business in subsistence market. This work suggests that micro franchising creates employment and employs people who do not generate their own business ideas.
Chikweche and Fletcher (2010)	To examine and rank the factors that influence purchases in subsistence marketplaces using a study of subsistence consumers in Zimbabwe.	Qualitative consumer interviews, focus groups and ethnographic observations; Zimbabwe.	65 consumers.	Analysis of text through condensation, categorization, narration, and interpretative approaches.	Findings confirm the importance of price, although this factor appeared to be interlinked with two other factors: physiological needs and product availability. Findings also emphasize the importance of product performance, i.e., the product’s capacity to meet the consumer’s needs.

Viswanathan, Rosa, and Ruth (2010)	To provide insights into how consumers and microenterprise operators, i.e., consumer-merchants, in subsistence markets manage marketing exchange while balancing business and family demands.	Qualitative long interviews; India	37 subsistence consumers of which 16 were subsistence consumer-merchants.	Interpretive analysis involving reading and rereading the text leading to themes.	Three key domains underpin subsistence consumer-merchants' relationships: vendors, customers, and family members. These subsystems differ not only with respect to participants but also with respect to roles, activities, behavioral norms, and boundaries, all of which affect the flow of resources into and out of each relationship subsystem. Subsistence consumer-merchants manage relationships within and across the subsystems in an effort to simultaneously maintain business viability and generate surplus income to help meet immediate and longer-term family needs, including survival.
Weidner, Rosa, and Viswanathan (2010)	To compare successful and unsuccessful cases providing historical perspectives where relevant. The paper offers an analysis of the practice of commercial and social enterprises through a range of case studies, highlighting how specific practices address unique characteristics of subsistence marketplaces and drive insights for marketing.	Case study; India.	Literature review of cases drawn from the literature.	Conceptual discussion, literature review.	Firms must think and act locally to address the unique aspects of subsistence marketplaces and the myriad differences between different settings. Organizations seeking to serve subsistence marketplaces must understand the context in which their products will be positioned and consumed, and insights from the localized contexts should feed back to different marketing decisions within the organization. Companies should involve subsistence consumers as co-producers in all aspects of their marketing activity. Firms should remain flexible and avoid formalizing procedures.
Abdelnour and Branzei (2010)	To explore how subsistence markets are socially constructed in post-conflict settings. Specifically, the paper explores the development of market roles and transactions in fuel-efficient stoves in Darfur from 1997 to 2008.	Critical discourse – the study relies on social interactions and discursive dynamics to shed light on the social construction of subsistence marketplaces; Darfur, Sudan.	450 documents encompassing over 3000 pages.	Discourse analysis	The study explores the social (re)construction of subsistence marketplaces through development interventions. The study sheds light on the early emergence of subsistence marketplaces in post-conflict zones to show why development interventions are necessary, yet not sufficient.
Sheth (2011)	To analyze and propose the impact of emerging markets on existing marketing perspectives and practices.	Literature review and development of propositions.	N/A.	Literature synthesis	The rise of emerging markets is not only inevitable, but will also have a disruptive impact on marketing practice and theory as we know it today. The marketing field needs to change from a colonial mindset to a global mindset. Research on emerging markets is not just a "nice thing to do," but, increasingly, a necessity.

Viswanathan, Yassine, and Clarke (2011)	Describes authors' experiences teaching a unique course on sustainable product and market development for subsistence marketplaces and discusses the implications for product development and management.	Conceptual discussion.	Discussion of innovative year-long teaching program; India.	Discussion of experience involving the development and set-up of an educational product.	The discussion lends itself to some unique learning opportunities for students. Students have a full and first-hand experience of applying principles of new product development in a radically different context. Students learn innovative ways of conducting market research to learn the needs of a unique customer segment and then apply this knowledge to develop new products which then can function in a radically different context.
Nguyen, Rahtz, and Shultz (2014)	To report findings from a study on a subset of a large marketing system: Vietnam. Specifically, the paper explores tourism development in Ha Long.	Qualitative – observations, interviews, and Quantitative survey.	50 people in Ha Long, Vietnam.	Theme identification and descriptive statistics.	Tourism has markedly changed the physical, economic, and social landscapes of Ha Long. Most residents believe quality of life has improved although many respondents believe corruption and anti-social behavior have accompanied the positive trends. Older people who experienced the darkest periods of subsistence-living in the 1980s are especially supportive of development policies that have stimulated tourism and market(ing)-oriented policies. Ha Long residents increasingly expect policy makers and civic authorities to continue development projects that further enhance prosperity and quality of life.
Gau, Ramirez, Barua, and Gonzalez (2014)	Draws on Resource-Advantage Theory to investigate the potential of community-based initiatives as routes to poverty alleviation in subsistence marketplaces.	Qualitative case study; Mexico, Haiti	One case from Mexico and one case from Haiti.	Modeling	The success of community-based initiatives in poverty alleviation efforts is predicated on combining market-oriented goals and a communal philosophy. Programs that have successfully leveraged the power of entrepreneurship in subsistence marketplaces often included educational components.
Ingenbleek (2014)	Draws attention to a complementary top-down approach that begins from basic thinking on marketing's contribution to development and, through midrange theories, connects bottom-up insights to subsistence marketplaces.	Literature review; Development of conceptual framework	N/A	Conceptual discussion	The paper draws attention to the macro-midrange approach for selecting theories for the theoretical midrange in marketing development and warns that too much emphasis on this type of approach may lead to overly abstract theories that lack predictive and explanatory power for empirical phenomena. Marketing should join the debates on inclusive value chains, ecological sustainability, poverty reduction, and other development issues and leverage its unique development contribution.

Appendix 2: Characteristics of Informants (pilot study and main study)

Entrepreneur/ executive	Informant	Owner-manager or Manager	Age (Gender)	Highest Level of Education	Nature of business	Number of years firm is in business or policy maker/executive is in politics/office at the time of interview (in ascending order)	Location: town/village and region
Pilot study							
1	Attah Panin	Owner-manager	52 (M)	Junior high school	Restaurant	3	Akim Asene, ER
2	Uncle Friday	Joint Owner-manager (with wife)	51 (M)	Degree	Beer bar and Chop bar	4	Atuabo, WR
3	Wofa Yaw	Owner-manager	48 (M)	High school diploma	House building blocks manufacturer	6	Akim Asene, ER
4	Mama	Owner-manager	58 (F)	Junior high school	Chop bar	10	Akim Aboabo, ER
5	Efua	Owner-manager	63 (F)	Junior high school	Retail store	18	Atuabo, WR
6	Ante	Owner-manager	55 (F)	Junior high school	Retail store	20	Atuabo, WR
Main study – Owner-managers and managers*							
1	Doris	Owner-manager	38 (F)	Junior high school	Retail store	4	Abontiakoon, WR
2	Baaba	Owner-manager	45 (F)	Degree	Warehouse	4	Aboso, WR
3	Baaba 2	Owner-manager	49 (F)	Degree	Rubber and teak plantation	5	Bankyem, WR
4	Nana	Owner-manager	25 (F)	Trade school	Hair dressing and beauty salon	5	Akim-Awisa, ER
5	Alex	Owner-manager	58 (M)	Master's degree	Elementary school	6	Konongo, AR
6	Samuel	Joint owner-manager	68 (M)	Master's degree	Private Elementary school	8	Akim-Achiasi, ER
7	Akua	Joint owner-manager	65 (F)	Degree	Private Elementary school	8	Akim-Achiasi, ER
8	Deborah	Owner-manager	38 (F)	Degree	Internet Café	8	Dompim, WR
9	Kofi E.	Owner-manager	38 (M)	Junior high school	Retail store	8	Agona-Nsaba, CR
10	Deborah	Owner-manager	28 (F)	Junior high school	Retail store	8	Obuasi Junction, AR
11	Akua	Owner-manager	48 (F)	Trade school	Bar and restaurant	10	Akim-Awisa, ER
12	Dorothy	Owner-manager	55 (F)	High school diploma	Kindergarten school	10	Akim-Aboabo, ER
13	Emmanuel	Owner-manager	40 (M)	High school diploma	Retail store and distribution agent	10	Akim-Awisa, ER
14	Alaba	Owner-manager	50 (F)	Junior high school	Seamstress and Retail store	10	Dompim, WR
15	Nana O	Owner-manager	55 (M)	Degree	Car rental	10	Akim-Aboabo, ER
16	Kwaku	Owner-manager	42 (M)	Degree	Sawmill	10	Abenasi, ER
17	Isaac	Owner-manager	45 (M)	Degree	Internet Cafe	12	Akim-Oda, ER
18	Kwasi	Owner-manager	46 (M)	Master's degree	Architecture	12	Akim Oda, ER
19	Ama	Owner-manager	48 (F)	Junior high school	Retail store	12	Dompoasi, AR
20	Ama	Owner-manager	48 (F)	Junior high school	Hair dressing salon and Retail store	12	Aboso, WR
21	Kofi	Manager	51 (M)	High school diploma	Petrol (gas) station and retail store	14	Akim-Aboabo, ER
22	Akos	Owner-manager	44 (F)	Trade school	Fashion designer and seamstress	14	Jamasi, AR
23	Kwadwo	Manager	55 (M)	High school diploma	Building construction (masonry)	14	Abontiakoon, WR
24	Pat	Manager	35 (F)	High school diploma	Hotel	15	Akim-Oda, ER

25	James	Manager	34 (M)	High school diploma	Hotel	15	Akim-Oda, ER
26	Yaw	Manager	54 (M)	Degree	Hotel	15	Obuasi Junction, AR
27	Nana	Owner-manager	65 (M)	Junior high school	Bar and restaurant	32	Dompoasi, AR
28	Paapa	Owner-manager	68 (M)	Junior high school	Retail store	35	Agona-Nsaba, CR
29	OB	Owner-manager	66 (M)	Primary school	Tailoring-dress making	45	Akim-Swedru, ER
Policy makers and Government officials							
30	Mr. Kofi	Executive at NBSSI	55 (M)	Master's Degree	Government official	10	Accra, GAR
31	Mr. Kwasi	Senior policy-maker	51 (M)	Master's Degree	Current government policy maker	14	Accra, GAR
32	Mr. Kofi	Senior policy-maker	60 (M)	Master's Degree	Former government policy maker	16	Accra, GAR
33	Mr. Yaw	Executive at NBSSI	42 (M)	Degree	Government official	20	Accra, GAR
34	Mr. Kwabena	Senior policy-maker	58 (M)	Degree	Current government policy maker	24	Accra, GAR
35	Mr. Yaw	Senior policy-maker	63 (M)	Master's Degree	Former government policy maker	32	Accra, GAR

Notes: AR = Ashanti Region; CR = Central Region; ER = Eastern Region; GAR = Greater Accra Region; WR = Western Region; In order to protect the anonymity of respondents, first names or pseudonyms are used to describe the interviewees. Further, the number corresponding to an interviewee in Appendix 1 is used to refer to a given entrepreneur (e.g., Entrepreneur 3 refers to Baaba 2) in the text. Micro and small business owner-managers and micro and small business managers are used interchangeably throughout the text. All villages and towns in this study are defined as rural and have populations under 80,000 (2013); F = Female; M = Male; NBSSI = National Board for Small Scale Industries.

Appendix 3: Cross-tabulation of informants' demographic characteristics with type of business and marketing practices mentioned

Education level and enterprise type			
Enterprise type	Education level		
		Graduates	Non-graduates
	Core services	7	16
	Other businesses	4	2
	Total	11	18
Chi-Square 1.82; df = 1, p > 0.10, n=29			
Education level and enterprise type			
Enterprise type	Education level		
		Graduates	Non-graduates
	Core services	63.6%	88.9%
	Other businesses	36.4%	11.1%
	Total	100%	100%
Enterprise type and type of marketing practices mentioned			
Marketing practices mentioned	Enterprise type		
		Core services	Other businesses
	Strategic drives	14	5
	Social networks and relationships	16	1
	Total	30	6
Chi-Square = 3.19, df = 1, p > 0.10, n = 36			
Enterprise type and type of marketing practices mentioned			
Marketing practices mentioned	Enterprise type		
		Core services	Other businesses
	Strategic drives	46.7%	83.3%
	Social networks and relationships	53.3%	16.7%
	Total	100%	100%

Notes: Enterprise type: Core services = retail, education, hotels, restaurants, internet cafés, tailoring, and car rental; Other businesses = saw mills, rubber and teak farms, architecture, building construction, and warehouses.

Marketing practices mentioned: religiosity-infused culture, subtle solicitation of feedback and data collection, social networks and relationships [with customers and staff], and competitive positioning.

Strategic drives = competitive positioning, subtle solicitation of feedback and data collection, religiosity-infused culture*; Social networks and relationships = relationships with customers, relationships with staff.

*On the basis of the authors' cultural immersion and observation in the study setting, religiosity-infused culture is classified under "strategic drive" because the essence of this construct has meaning in the very existence of the micro and small businesses and their owners. They survive on a day-to-day and cocoa-season-to-cocoa-season basis with devotion to the future because of their trust in God. Since their culture and attitudes revolve around religion, and because they do not separate their businesses from their religion and culture, one infers that their strategic drives, i.e., business drives, are inspired from and manifest in their culture, hence, the classification of religiosity-infused culture under "strategic drives."

Table 1 Coding and Analysis Scheme

Method	Coding tactic	How the tactic was fulfilled
Analysis of data and determination of theme.	Commenced with a pilot study one year before analyzing the entire corpus of the protocols.	A decision was made to analyze verbatim comments and written notes taken from long interviews with six informants as a preamble to the main study, i.e., the entire corpus of the protocols. The latter formed the basis of regular discussion and meetings between the authors.
Analysis of data and determination of theme.	First author coded independently and intermittently the written notes and informants' quotes from the interviews. Audio cassette recordings of some informants' verbatim statements supplementing the written notes underpinned the coding and analysis approach. The second author repeated the first author's tactics.	First, the transcripts were read iteratively several times and recurring statements or key words highlighting the subject, and marketing practices of rural micro and small businesses in subsistence marketplace were identified and jotted down. Also, verbatim comments indicating policy aimed at mitigating rural poverty were noted. Second, the list of identified statements and key words were read several times to further hone in on discriminating (i.e., significant) words or factors representing a "meaning unit" that is commensurate with how rural cultures, social identities, and networks influenced marketing practices. Third, an interpretive description of each meaning unit was outlined and then compared and contrasted with extant literature (e.g., literature listed in Appendix 1). Immediately after the first author's analyses, the second author repeated the approaches undertaken by the first author. Finally, six meetings were held; the first and second authors compared notes and then debated, justified meaning units, and agreed on the final set of themes. There was no incident of disagreement between the authors. The final themes were juxtaposed with the extant literature highlighted in Appendix 1.
Theme validity	Used extant literature of subsistence marketplaces, social identity theory and social capital theory to support assertions and inferences.	Combined understanding of literature on subsistence marketplaces and observation of the cultural context of the study setting with covert and participant observations. A post-hoc study involving face-to-face long interviews with an owner-manager and two government officials was used to validate the identified themes.
	Systematic combining	Continuously assessed the relationship between micro and small businesses' marketing practices and poverty reduction policies and how the results reflect commercial activities in the study context. In addition, theme validity was assessed by soliciting feedback from two Ghanaian and five American academic scholars.
Internal validity	Pattern matching	All three authors checked to ensure that inferences made were succinct and supported the subject matter.
Reliability	Used qualitative study protocol	All three authors documented procedures on the steps and measures taken throughout the data collection and analysis. In addition, all authors' ideas were recorded for future reference. These approaches helped with revisions of the manuscript.

Adapted from Dubois and Gadde (2002, p. 555–559), Chi (1997, p. 282–284), and Miles (1979, p. 593–594).

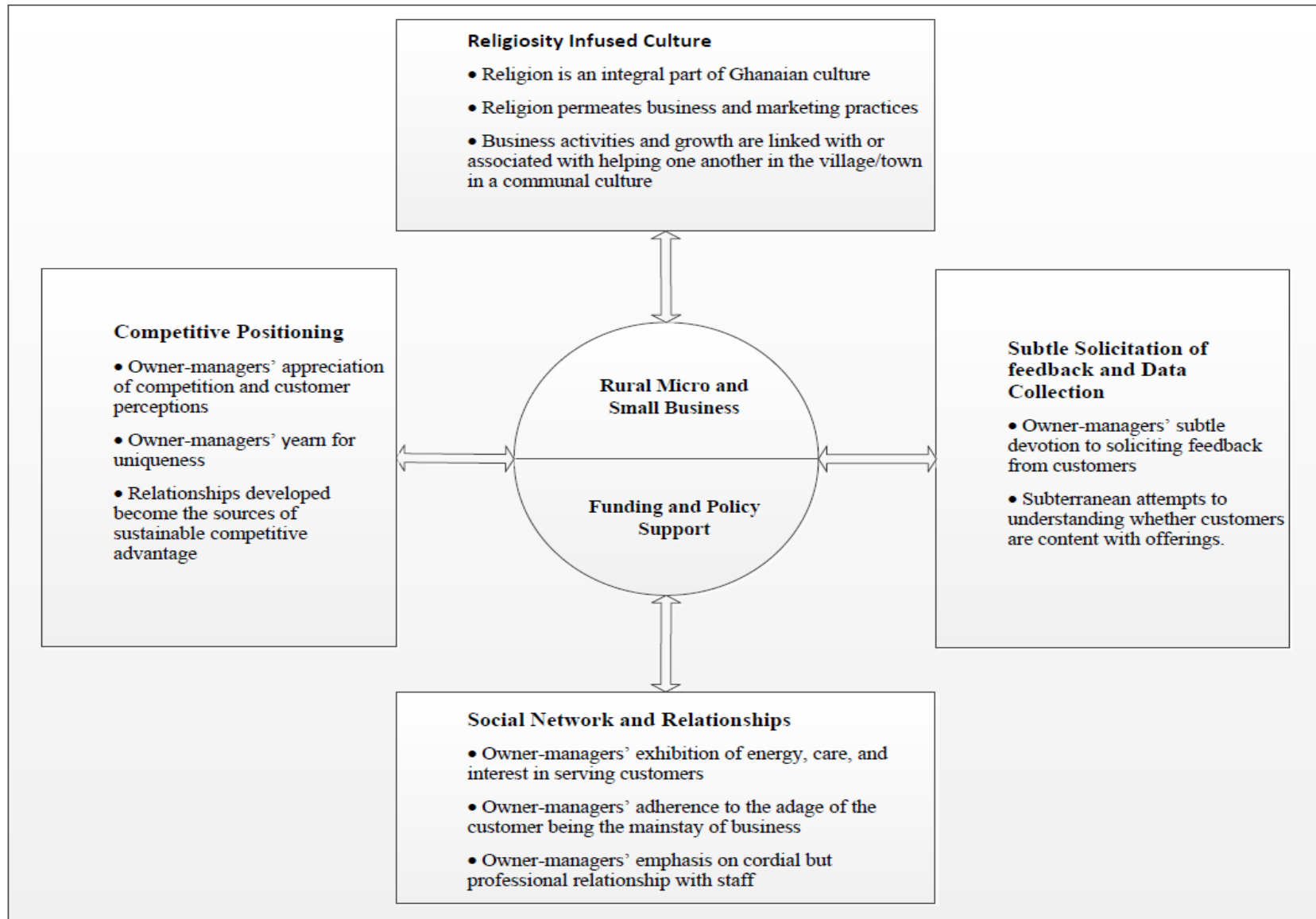
Table 2: Themes emanating from the observations and the face-to-face interviews in the main study

Theme	Definition	Description of Statements
Religiosity-Infused Culture	Religion is an integral part of Ghanaian culture that vividly permeates business and marketing practices. To the Ghanaian, business activities and business growth should be associated with helping one another in the communal cultural space of the village or town.	<p>“We have a devotional prayer session each morning...we do it every day because we believe in God. In everything we do God is first and this is personal and business motto” (Entrepreneur 14). “As you can see, I named my store “Thy Grace” because without God’s grace, we are nothing” (Entrepreneur 19). “This year, sales and profits are alright by the grace of God” (Entrepreneur 15).</p> <p>“This year, profits have been low, but I know God will provide” (Entrepreneur 11). “I think I have a gift from God in that I can tell when one of my staff members is not feeling well or is morally low. When I realize that, I try my best to intervene to help in any way and at times, I request them to come to church with me ...we add our christian believe to our work” (Entrepreneur 3).</p> <p>“Thanks to my business, I am able to pay for my children’s school fees and my elder son is in the University” (Entrepreneur 22).</p>
Social Networks and Relationships		
* Relationships with Customers	How owner-managers exhibit energy, care, and interest in serving customers. Owner-managers’ adherence to the adage of the customer as the mainstay of their business and conversely incorporating culturally-infused social support in serving customers	<p>“I enjoy good relationship with my customers... you have to build trust and above all you have to love and respect your customers” (Entrepreneur 26). This statement is corroborated by Entrepreneur 29, Entrepreneur 15, and Manager 24, and Manager 25.</p> <p>“To me the customer is reason for my business and so I treat them with the maximum regards. I care and talk to them with respect because I need them” (Entrepreneur 17). “Customers are the reason for our business and I am very conscious of that fact” (Entrepreneur 12).</p>
* Relationships with Staff	Owner-managers’ emphasis on cordial, but professional relationship with staff. Owner-managers’ efforts to boost the morale of staff and enhance inter-staff relationships.	<p>“We give Christmas gifts to our teachers and staff—we try to help them to further their education to go to universities with our own funds” (Entrepreneurs 6 & 7). “I provide Christmas gifts to my workers” (Entrepreneur 17). “Every year, I buy things for them such as Christmases presents and food items” (Entrepreneur 4).</p> <p>“We give our staff loans for funeral services, child outdoorings ceremonies, and travels” (Entrepreneur 12). “When one of my workers has a bereavement in his/her family, my duty is to contribute drinks and money and participate in the funeral celebrations... in Ghana, this is expected of any boss or close friends and work colleagues” (Entrepreneur 14). “The work colleagues usually donate a lump sum of money to the bereaved colleague from contributions they have accumulated meant towards such eventualities” (Nana). “As a business owner, I am expected to employ family members before employing other workers and family members loose respect for you if you ignore this” (Entrepreneur 15). “...you see, two of my drivers are my nephews and my secretary is my daughter” (Entrepreneur 15). These comments are corroborated by Managers 24 & 25, Entrepreneur 15, Entrepreneur 3, Entrepreneur 26, Entrepreneur 18, and Entrepreneur 5.</p>
Competitive Positioning	Owner-managers’ appreciation of competition, and customers’ perceptions and concomitant yearn for uniqueness in designing of and presentation of offerings. Sometimes, competitive advantages are non-sustainable, but the relationships developed become sources of sustainable competitive advantage.	<p>“Diversifying my business to include rubber plantation and teak farming has helped my business grow to a profitable small business. I employ two workers full-time on the farm” (Entrepreneur 3). “Compared to my competitors, I believe I am successful when it comes to business profitability. That is because I incorporate other business such as selling cloths, soft drinks, bread, and ice cream in addition to my tailoring business” (Entrepreneur 29).</p> <p>“I see a lot of jealousy among my competitors because I am comparatively younger and I tend to get all the young customers who work at the local banks” (Entrepreneur 12).</p>

		<p>“Because my business is wood business, we produce upon demand and to the specifications of the customer—we are very competitive because money is hard to come by in Ghana. My customers pay on credit and take longer than necessary to pay up” (Entrepreneur 16).</p>
Subtle solicitation of feedback and data collection	<p>Owner-managers’ subtle devotion to soliciting feedback from customers and collecting data from the marketplace. Subterranean attempts to understanding whether customers are content with offerings.</p>	<p>“No formal marketing research exist in our business” (Entrepreneur 7). “No formal research is done but we seek feedback from parents from time to time. We also find out from them if their suggestions have been responded to the next time we have staff-parents meeting.” (Entrepreneur 12).</p> <p>“We have a customer who gave us a project to develop a school for children—here we analyzed data in the form of secondary data to understand the marketplace... anytime I go to Kumasi, I go to my former University library to see what I can find on the market... every now and then, I talk to other colleagues in my profession as to the changes in contract bidding and changing government policies” (Entrepreneur 18).</p>
Funding and Policy Support	<p>Individuals’ support in starting and growing a business. Usually, this takes the form of family help, though government efforts have specifically been derived to support (fiscal or in-kind, i.e., soft) and take pragmatic actions enabling macro-environment in rural communities to succeed.</p>	<p>“Ghana’s banking sector is unfriendly and not developed compared to say, UK, where I lived for 8 years before returning home... we borrow from the banks but the interest rate is high... I don’t receive any government support” (Entrepreneur 18). “I don’t obtain any government finance although I wish they fix the feeder roads in the villages” (Entrepreneur 3).</p> <p>“Our institution, NBSSI (National Board for Small Scale Industries), is a government nonprofit organization with a mandate to develop and promote micro and small enterprises in Ghana... We operate business advisory centers in 170 Districts across all the Regions... our strategy is to identify challenges such as finance and technical skills capabilities and then endeavoring to solve them... We have established credit support scheme and a revolving loan scheme for funding small enterprises at a low interest rate compared to the commercial banks... We provide needs analysis in the form of management and marketing training, record keeping and technical skills training such as carpentry, car repair and so forth” (Executives 33 & 30, Executives of NBSSI).</p> <p>“The need for training usually comes to us from small business associations in the Districts. Following request from the associations, we use resource persons, i.e., trainers, to organize training sessions for the small business owners... after the training we follow-up with the business owners and the trainers... at times we seek for collaborations from certain higher educational institutions to provide the trainers for us” (Executives 33 & 30, Executives of NBSSI).</p>

Source: Adapted from Epp and Velagaleti (2014, p. 922–923).

Figure 1: Factors Underlying Marketing Practices of Rural Micro and Small Businesses in Ghana and the Role of Public Policy



Source: Adapted from Viswanathan, Seth, Gau, and Chaturvedi (2009, p. 419)